

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF GEORGIA  
AUGUSTA DIVISION**

|                     |   |                        |
|---------------------|---|------------------------|
| In re:              | ) |                        |
|                     | ) |                        |
| Jamie Dianne Hobbs, | ) | CASE NO. 1:19-bk-10273 |
|                     | ) |                        |
| Debtor              | ) | JUDGE Susan D. Barrett |
|                     | ) |                        |
|                     | ) |                        |

**CARRINGTON MORTGAGE SERVICES, LLC NOTICE OF DEBTOR’S REQUEST  
FOR FORBEARANCE DUE TO THE COVID-19 PANDEMIC**

Now comes Creditor Carrington Mortgage Services, LLC (“Creditor”), by and through undersigned counsel, and hereby submits Notice to the Court of the Debtor’s request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor recently contacted Creditor requesting a forbearance period of 9 months and has elected to not tender mortgage payments to Creditor that would come due on the mortgage starting 04/01/2020 through 12/01/2020. Creditor holds a secured interest in real property commonly known as 2351 Henry Circle, Augusta, Georgia 30906 as evidenced by claim number 3-1 on the Court’s claim register. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period. If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks that the Debtor or Counsel for the Debtor make those requests through undersigned counsel.

Per the request, Debtor will resume Mortgage payments beginning 01/01/2021 and will be required to cure the delinquency created by the forbearance period (hereinafter “forbearance arrears”). Creditor has retained undersigned counsel to seek an agreement with Debtor regarding

the cure of the forbearance arrears and submit that agreement to the Court for approval. If Debtor fails to make arrangements to fully cure the forbearance arrears, Creditor reserves its rights to seek relief from the automatic stay upon expiration of the forbearance period.

Date: October 27, 2020

Robertson, Anschutz, Schneid & Crane, LLC  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Fax: 404-393-1425

By: /s/ Andrea L. Betts  
Andrea L. Betts  
GA Bar # 432863  
abetts@rascrane.com

**CERTIFICATE OF SERVICE**

I certify that a true and accurate copy of the foregoing *Notice of Debtor's Request for Forbearance* was served upon the following parties in the following fashion on this 27th day of October 2020:

Jamie Dianne Hobbs  
2351 Henry Circle  
Augusta, GA 30906

And via electronic mail to:

Matthew James Duncan  
Duncan & Brow, Attorneys at Law, LLLP  
2608 Commons Boulevard  
Suite A  
Augusta, GA 30909

Huon Le  
P.O. Box 2127  
Augusta, GA 30903

Office of the U. S. Trustee  
Johnson Square Business Center  
2 East Bryan Street, Ste 725  
Savannah, GA 31401

By: /s/Jenny Choi  
Jenny Choi  
Email: jchoi@rascrane.com